



HIP Checklist for Brokers & Agents

The application and quote process for HIP is a bit different than the standard avenues of purchasing health coverage. But we're here to help, and you can find all the documents and tools you need at www.hip.hca.wa.gov. Here are the steps to take to help your small business customers apply for HIP:

PREQUALIFY

Go to www.hip.hca.wa.gov

☐ Determine if employer is eligible

Employers can also verify eligibility, and check subsidy availability themselves by submitting a HIP employer agreement form online.

Eligible employers are:

- Employers with 1-50 employees
- Employers with at least 50% of their employees low-wage
- Employers not currently offering health insurance coverage to their employees

Employers must agree to:

- Select a health benefit plan offered through HIP
- Establish a Section 125 Premium Only Plan
- Contribute at least 40% toward employee premiums. (It is not required to make a contribution toward spouse or dependent coverage)
- Ensure 75% of eligible employees enroll in insurance coverage

☐ Check to verify subsidy dollars are available

☐ Assist employer in choosing carrier and product

☐ Obtain preliminary quote from carrier and estimate subsidy amount

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HIP Checklist for Brokers & Agents (continued)

APPLICATION

Go to www.hip.hca.wa.gov

- ☐ **Submit HIP Employer Agreement form and Employee Subsidy Applications (with residency verification and income validation documents)**

If an employer is eligible for HIP, employees can submit subsidy applications themselves and will be notified by HIP of their eligibility status and the percent amount of their subsidy.
- ☐ **Notified by HIP whether employer qualifies for coverage, and which employees are accepted for subsidy with the subsidy amount**
- ☐ **Coordinate final quote request from carrier**
- ☐ **Present final quote to employer and notify HIP and carrier of decline or acceptance**
- ☐ **Present final quote to employer and notify HIP and carrier of decline or acceptance**

General Questions About HIP

Contact Jennifer Willms
360.923.2939
jennifer.willms@hca.wa.gov

Questions About Application, Enrollment and Billing

Contact Harrington Health, the HIP Third Party Administrator
800.377.0976
HIP@harringtonhealth.com

To obtain this document in another format, call our Americans with Disabilities Act (ADA) Coordinator at 360.923.2714. TTY users (deaf, hard of hearing, or speech impaired), call 360.923.2701.